IN THE CLAIMS

Please amend the claims as follows:

1.   (Currently Amended)   Process for managing an electronic transaction with a trader by means of a bank card of the category with a microprocessor chip and of a reading terminal able to interact with said card, in which the reading terminal sends a signal to said card which indicates thereto the amount of the transaction and in which said card performs a first comparison step where it compares this amount with a first threshold value and instigates a bearer authentication procedure when this amount is above said first threshold, wherein,

when the amount of the transaction is below said first threshold, said chip card performs a second comparison step where it compares with a second threshold value an incremented value of a first counter, said first counter being an aggregate of small amounts counter and being successively incremented by values of amounts of transaction in cases where said amounts are below said first threshold, said incremented value corresponding to the previous value of said first counter, incremented by the value of the amount of transaction, and

wherein

a procedure for authenticating the bearer of the card is instigated by said card depending on the result of this second comparison., wherein the first counter automatically stores said incremented value when the value of the amount of the transaction is below the first threshold, the amount thus incremented being submitted by the card to the bank for debit of the bearer's account when a procedure for authenticating the bearer of the card is instigated.

Claim 2   (Canceled).

3.   (Previously Amended)   Process according to Claim 2, wherein said first counter automatically stores said incremented value before the second comparison step, said second comparison step consisting in the comparison of the stored value of said first counter with said second threshold.

Claims 4 - 9   (Cancelled).

10.   (Previously Added) Process according to Claim 1, wherein the first counter stores said incremented value after the second comparison step.

11.   (Previously Added) Process according to Claim 1, wherein a procedure for authenticating the bearer of the card is instigated during which the card bearer's identification code is verified and wherein when the card bearer's identification code has been verified, the card performs a third comparison step wherein it compares with a third threshold value the incremented value of a second counter, which incremented by the incremented value of the first counter and wherein the card instigates the interrogation by the reading terminal of an authorization center depending on the result of this third comparison.

12.   (Previously Added) Process according to Claim 11, wherein said card resets the first and the second counters to zero when authorization is given by said center.

13.   (Previously Added) Process according to Claim 11, wherein the second counter stores the incremented value if, depending on the result of the third comparison, the card decides not to request the reading terminal to interrogate the authorization center, the value of the first counter being then reset to zero.

14.   (Previously Added) Process according to Claim 1, wherein the incrementation implemented by the chip card is a positive incrementation.

15.   (Previously Added) Process according to Claim 11, wherein the incrementation implemented by the chip card is a positive incrementation.

16.   (Previously Added) Process according to Claim 1, wherein the incrementation implemented by the chip card is a negative incrementation.

17.   (Previously Amended) Process according to Claim 11, wherein the incrementation implemented by the chip card is a negative incrementation.

18.   (Currently Amended)   Microprocessor chip card intended to be used to carry out electronic transactions, said microprocessor chip card comprising:
means for performing a first comparison step where said chip card compares this amount with a first threshold value and instigates a bearer authentication procedure when this amount is above said first threshold,

means for performing a second comparison step, said second comparison step is performed when the amount of the transaction is below said first threshold, said second comparison step compares with a second threshold value an incremented value of a first counter, said first counter being an aggregate of small amounts counter and being successively incremented by values of amounts of transaction in cases where said amounts are below said first threshold, said incremented value corresponding to the previous value of said first counter, incremented by the value of the amount of transaction, and

means for instigating a procedure for authenticating the bearer of the card depending on the result of this second comparison, said chip card further comprising memory means for storing one of one or more threshold values and counter values and one or more counter values, as well as means of comparison, means for submitting to the bank the amount thus incremented for debit of the bearer's account when a procedure for authentifying the bearer of the card is instigated.

Claim 19   (Canceled)

20.   (Previously Amended)   Terminal for reading microprocessor chip cards, intended to be used to carry out electronic transactions, wherein said terminal comprises means for sending a signal to a microprocessor chip card, said signal indicating an amount of a transaction,

wherein based on said signal, said chip card performs a first comparison step where said chip card compares the transaction amount with a first threshold value and instigates a bearer authentication procedure when this amount is above said first threshold,

performs a second comparison step when the amount of the transaction is below said first threshold, said second comparison step compares with a second threshold value an incremented value of a first counter, said first counter being an aggregate of

small amounts counter and being successively incremented by values of amounts of transaction in cases where said amounts are below said first threshold, said incremented value corresponding to the previous value of said first counter, incremented by the value of the amount of transaction, and

instigates a procedure for authenticating the bearer of the card depending on the result of this second comparison.

21.   (New)   Process according to claim 1, wherein, in case of an amount of transaction below said first threshold, the transaction data are stored in a submission file of the terminal and collected once a day by a collection center, the trader's bank account being credited in accordance with the aggregate of amounts below said first threshold thus collected.